PATENT COOPERATION TREATY PCT

REC'D 06 JUN 2005

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

PCI

(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70) Applicant's or agent's file reference FOR FURTHER ACTION See Form PCT/IPEA/416 FP19986 International application No. International filing date (day/month/year) Priority date (day/month/year) PCT/AU2004/000846 25 June 2004 25 June 2003 International Patent Classification (IPC) or national classification and IPC Int. Cl. 7 G06F 17/60 Applicant EWISE SYSTEMS PTY LTD et al This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36. 2. This REPORT consists of a total of 3 sheets, including this cover sheet. 3. This report is also accompanied by ANNEXES, comprising: (sent to the applicant and to the International Bureau) a total of sheets, as follows: sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions). sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box. (sent to the International Bureau only) a total of (indicate type and number of electronic carrier(s)) , containing a sequence listing and/or table related thereto, in computer readable form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions). This report contains indications relating to the following items: X Box No. I Basis of the report Box No. II Priority Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability Lack of unity of invention Box No. IV Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement Certain documents cited Box No. VI Box No. VII Certain defects in the international application Box No. VIII Certain observations on the international application Date of submission of the demand Date of completion of the report 12 January 2005 23 May 2005 Name and mailing address of the IPEA/AU Authorized Officer AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA J.W. THOMSON E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929 Telephone No. (02) 6283 2214

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/AU2004/000846

ox	No. I	Basis of the	the report	٦		
. With regard to the language, this report is based on the international application in the language in which it was filed, unless otherwise indicated under this item.						
	This re which	eport is bas is the lang	sed on translations from the original language into the following language, quage of a translation furnished for the purposes of:			
		internation	nal search (under Rules 12.3 and 23.1 (b))	ł		
		publication	n of the international application (under Rule 12.4)	l		
international preliminary examination (under Rules 55.2 and/or 55.3)						
With regard to the elements of the international application, this report is based on (replacement sheets which furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as filed" and are not annexed to this report):						
			application as originally filed/furnished	1		
	the de	scription:		١		
			pages as originally filed/furnished			
			pages* received by this Authority on with the letter of pages* received by this Authority on with the letter of			
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	LI		pages as originally filed/furnished			
			pages* as amended (together with any statement) under Article 19			
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			g and/or any related table(s) - see Supplemental Box Relating to Sequence Listing.			
The amendments have resulted in the cancellation of:						
		the description, pages				
		the clair	ms, Nos.			
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	F	uence listing (specify):				
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١.	This r made, 70.2(c	, since they	peen established as if (some of) the amendments annexed to this report and listed below had not been have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule			
	_	the desc	cription, pages			
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k	If item 4 applies, some or all of those sheets may be marked "superseded."					

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/AU2004/000846

30x No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

l.	Statement
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Novelty (N)	Claims	YES
·	Claims 1-48	NO
Inventive step (IS)	Claims	YES
	Claims 1-48	NO
Industrial applicability (IA)	Claims 1-48	YES
	Claims	NO .

2. Citations and explanations (Rule 70.7)

D1: WO 02/25604 A1

The invention defined by claims 1, 20, 35, 39 and 43 is not novel or inventive in light of citation D1. The citation discloses a method in which a merchant is provided with an entity having a unifying interface to one ore more electronic wallets, wherein the entity communicates with both the one or more electronic wallets and the merchant; and collects information from the one or more electronic wallets and payment transaction details from the merchant and processes the transaction in a financial institution (see abstract). In the arrangement of the citation the electronic wallet is the equivalent of the financial institution application in the arrangement of the application.

Furthermore, appended claims 2-19, 21-34, 36-38, 40-42 and 44-48 relate to either parameters or structures that are merely matters of design choice or relate only to features that are typical in devices of this type and therefore they cannot be considered as contributing to patentable ingenuity.

Therefore citation D1 renders claims 1-48, both not novel and not inventive.